

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

CHARLES LANDAN

(b) County of Residence of First Listed Plaintiff _____

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire
 Kimmel & Silverman, P.C.
 30 E. Butler Pike
 Ambler, PA 19002
 (215) 540-8888

DEFENDANTS

NCO FINANCIAL SYSTEMS, INC.

County of Residence of First Listed Defendant _____

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

<input type="checkbox"/> 1 U.S. Government Plaintiff	<input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party)
<input type="checkbox"/> 2 U.S. Government Defendant	<input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 362 Personal Injury - Med. Malpractice	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 365 Personal Injury - Product Liability	PROPERTY RIGHTS	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 380 Other Personal Property Damage	SOCIAL SECURITY	<input checked="" type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle	<input type="checkbox"/> 390 Other	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 810 Selective Service
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	PRISONER PETITIONS	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> 195 Contract Product Liability		HABEAS CORPUS:	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 875 Customer Challenge (2 USC 3410)
<input type="checkbox"/> 196 Franchise		<input type="checkbox"/> 530 General	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY	CIVIL RIGHTS	IMMIGRATION	FEDERAL TAX SUITS	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 530 General	<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 535 Death Penalty		<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 444 Welfare	<input type="checkbox"/> 540 Mandamus & Other		<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 550 Civil Rights		<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 555 Prison Condition		<input type="checkbox"/> 950 Constitutionality of State Statutes
	<input type="checkbox"/> 440 Other Civil Rights			

V. ORIGIN

(Place an "X" in One Box Only)

<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from another district (specify) _____	<input type="checkbox"/> 6 Multidistrict Litigation	<input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judgment
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Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C SECTION 1692

VI. CAUSE OF ACTION

Brief description of cause:
Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

 CHECK IF THIS IS A CLASS ACTION
UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:
JURY DEMAND: Yes No

VIII. RELATED CASE(S)

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

DATE

05/21/2012

SIGNATURE OF ATTORNEY OF RECORD



FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 6788 Ancestral Hills Ln., Las Vegas NV 89110

Address of Defendant: 507 Prudential Rd., Horsham PA 19044

Place of Accident, Incident or Transaction: _____

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes No

Does this case involve multidistrict litigation possibilities?

Yes No

RELATED CASE, IF ANY:

Case Number: _____ Judge: _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?

Yes No

2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?

Yes No

3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?

Yes No

4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?

Yes No

CIVIL: (Place in ONE CATEGORY ONLY)

A. *Federal Question Cases:*

1. Indemnity Contract, Marine Contract, and All Other Contracts

2. FELA

3. Jones Act-Personal Injury

4. Antitrust

5. Patent

6. Labor-Management Relations

7. Civil Rights

8. Habeas Corpus

9. Securities Act(s) Cases

10. Social Security Review Cases

11. All other Federal Question Cases

(Please specify)

ARBITRATION CERTIFICATION

(Check Appropriate Category)

counsel of record do hereby certify:

Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

Relief other than monetary damages is sought.

DATE: 05/21/12

Attorney-at-Law

57100

Attorney ID.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 05/21/12

Attorney-at-Law

57100

Attorney ID.#

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

CHARLES LANDAN	:	CIVIL ACTION
	:	
v.	:	
	:	
NCO FINANCIAL SYSTEMS, INC.	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

<u>05/21/2012</u>	<u>Craig Thor Kimmel</u>	<u>Plaintiff, Charles Landan</u>
Date	Attorney-at-law	Attorney for
<u>215-540-8888</u>	<u>877-788-2864</u>	<u>kimmel@creditlaw.com</u>
Telephone	FAX Number	E-Mail Address

UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF PENNSYLVANIA

CHARLES LANDAN,)
Plaintiff)
v.)
NCO FINANCIAL SYSTEMS, INC.,)
Defendant)

) Case No.:)
)
) COMPLAINT AND DEMAND FOR)
) JURY TRIAL)
)
(Unlawful Debt Collection Practices)

COMPLAINT

CHARLES LANDAN ("Plaintiff"), by and through his attorneys, KIMMEL & SILVERMAN, P.C., alleges the following against NCO FINANCIAL SERVICES, INC. ("Defendant"):

INTRODUCTION

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA")

JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and 28 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.

3. Defendant conducts business in the Commonwealth of Pennsylvania; therefore, personal jurisdiction is established.

4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).

PARTIES

5. Plaintiff is a natural person residing in Las Vegas, Nevada 89110.

1 6. Plaintiff is a "consumer" as that term is defined in 15 U.S.C. §1692a(3).

2 7. Also, Plaintiff is a person granted a cause of action under the FDCPA. See 15
3 U.S.C. §1692k(a) and Wenrich v. Cole, 2000 U.S. Dist. LEXIS 18687 (E.D. Pa. Dec. 22, 2000).

4 8. Defendant is a national debt collection company with its corporate headquarters
5 located at 507 Prudential Road, Horsham, Pennsylvania 19044.

6 9. Defendant collects, and attempts to collect, consumer debts incurred, or alleged
7 to have been incurred, for personal, family, or household purposes on behalf of creditors and
8 debt buyers using the U.S. Mail, telephone and/or internet.

10 10. Defendant is a "debt collector" as that term is defined by 15 U.S.C. § 1692a(6),
11 and repeatedly contacted Plaintiff in an attempt to collect a debt.

12 11. Defendant acted through its agents, employees, officers, members, directors,
13 heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

14 **FACTUAL ALLEGATIONS**

15 12. At all relevant times, Defendant was attempting to collect an alleged consumer
16 debt and attempted to collect that debt from Plaintiff.

17 13. The alleged debt at issue, originally owed to Pediatrix Medical Group – Pacific
18 Region, arose out of transactions, which were primarily for personal, family, or household
19 purposes.

20 14. Beginning on January 2, 2012, called Plaintiff at his place of employment in its
21 attempt to collect this debt.

22 15. Defendant's calls originated from (866) 637-0270, which the undersigned has
23 confirmed is a telephone number belonging to Defendant.

1 16. During the parties' initial conversation on January 2, 2012, Plaintiff disputed
2 owing the alleged debt and instructed Defendant to stop calling him at work.

3 17. Despite Plaintiff's instructions, Defendant continued to call Plaintiff at his place
4 of employment.

5 18. Thereafter, on or about January 4, 2012, Defendant contacted Plaintiff about the
6 alleged debt.

7 19. Plaintiff repeatedly disputed the debt and in response, Defendant's collector
8 claimed that Plaintiff had signed for it personally, though no documentation to support that
9 statement was ever provided to Plaintiff for inspection and review. Rather, the collector went on
10 to say that failure to pay was criminal and that Plaintiff could go to jail for the offense.

12 20. In Nevada, it is not a criminal offense or punishable by jail for a person not to pay
13 a consumer debt.

14 21. The collector also gave the impression by representation, false statement and
15 unlawful collection methods, that legal action had in fact been taken for payment of the debt, and
16 that there was a judgment issued in favor of the creditor.

17 22. Upon information and belief, neither Defendant nor the creditor had taken any
18 legal action against Plaintiff, and no judgment had been taken for the underlying debt.

19 23. Then, nine (9) days after its initial communication with Plaintiff, on January 11,
20 2012, Defendant sent correspondence to Plaintiff advising that it was seeking payment of a debt
21 for a Charles E. Landan and advising him of his rights to dispute the alleged debt. See Exhibit
22 A, Defendant's January 11, 2012, letter to Plaintiff.

24 24. On January 13, 2012, Defendant contacted Plaintiff at his place of employment at
25 6:00 a.m., which was both an inconvenient time and place for him to receive collection calls.

25. Then, on January 16, 2012, Defendant against contacted Plaintiff at his place of employment, after 6:00 p.m.

26. Wanting to stop the calls, as well as to dispute the debt, on January 17, 2012, Plaintiff sent written correspondence to Defendant disputing the debt, seeking verification, and demanding that Defendant only communicate with him in writing. See Exhibit B, Plaintiff's dispute letter to Defendant.

27. Defendant failed to honor Plaintiff's request to cease calling him, and most recently, on January 19, 2012, contacted him.

DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

COUNT II

28. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §1692c(a)(1).

- a. Section 1692c(a)(1) of the FDCPA prohibits debt collectors from communicating with a consumer in connection with the collection of any debt at any unusual time or place or a time or place known or which should be known to be inconvenient to the consumer. In absence of knowledge of circumstances to the contrary, a debt collector shall assume that the convenient time for communicating with a consumer is after 8:00 a.m. and before 9:00 p.m., local time at the consumer's location.

b. Section 1692c(a)(3) of the FDCPA prohibits debt collectors from communicating with a consumer in connection with the collection of any debt at the consumer's place of employment if the debt collector knows or

1 has reasons to know that the consumer's employer prohibits the consumer
2 from receiving such communication.

3 c. Here, Defendant violated §§1692c(a)(1) and 1692c(a)(3) of the FDCPA
4 when it called Plaintiff at his place of employment after Plaintiff informed
5 Defendant that he could not receive collection calls at work and to stop
6 calling him at work, as well as contacting him at 6:00 a.m. at his place of
7 employment.

8
9 **COUNT II**

10 29. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C.
11 §§1692e, 1692e(2)(A) and 1692e(4).

12 a. Section 1692e of the FDCPA prohibits debt collectors from using false,
13 deceptive, or misleading representations or means in connection with the
14 collection of any debt.

15 b. Section 1692e(2)(A) of the FDCPA prohibits debt collectors from making
16 false representations about the character, amount, or legal status of any debt.

17 c. Section 1692e(4) of the FDCPA prohibits debt collectors from representing or
18 implying that nonpayment of any debt will result in the arrest or
19 imprisonment of any person or the seizure, garnishment, attachment, or sale
20 of any property or wages of any person unless such action is lawful and the
21 debt collector or creditor intends to take such action.

22 d. A debt collector violates §1692e(7) of the FDCPA by falsely representing or
23 implicating that the consumer committed any crime or other conduct in order
24 to disgrace the customer.

e. Here, Defendant violated §§1692e, 1692e(2)(A), 1692e(4) and 1692e(7) of the FDCPA when it told Plaintiff that there was a judgment against him in Nevada, and when it told Plaintiff that he could go to jail if he did not pay the debt.

COUNT III

30. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §§1692f.

- a. A debt collector violates §1692f of the FDCPA by using unfair or unconscionable means to collect or attempt to collect any debt.
- b. Here, Defendant violated §1692f of the FDCPA engaging in other unfair and unconscionable debt collection practices, including repeatedly contacting Plaintiff at his place of employment knowing that he did not want to receive calls at his place of employment and not honoring Plaintiff's written request to cease contacting him.

COUNT IV

31. Defendant's conduct, detailed in the preceding paragraphs, violated 15 U.S.C. §§1692g.

a. A debt collector violates §1692g(a) of the FDCPA by failing to send to the consumer, within five days after its initial communication with a consumer in connection with the collection of a debt, a written notice containing: (1) the amount of the debt; (2) the name of the creditor to whom the debt is owed; (3) a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be

1 assumed to be valid by the debt collector; (4) a statement that if the consumer
2 notifies the debt collector in writing within the thirty-day period that the debt,
3 or any portion thereof, is disputed, the debt collector will obtain verification of
4 the debt or a copy of a judgment against the consumer and a copy of such
5 verification or judgment will be mailed to the consumer by the debt collector;
6 and (5) a statement that, upon the consumer's written request within the thirty-
7 day period, the debt collector will provide the consumer with the name and
8 address of the original creditor, if different from the current creditor.

9

10 b. Here, Defendant violated §1692g of the FDCPA by failing to send written
11 notification, within five (5) days after its initial communication with Plaintiff,
12 rather it waited nine (9) days after its initial communication with Plaintiff.

13 WHEREFORE, Plaintiff, CHARLES LANDAN, respectfully prays for a judgment as

14 follows:

15 a. All actual damages suffered pursuant to 15 U.S.C. § 1692k(a)(1);
16 b. Statutory damages of \$1,000.00 for the violation of the FDCPA pursuant to
17 15 U.S.C. § 1692k(a)(2)(A);
18 c. All reasonable attorneys' fees, witness fees, court costs and other litigation
19 costs incurred by Plaintiff pursuant to 15 U.S.C. § 1693k(a)(3); and
20 d. Any other relief deemed appropriate by this Honorable Court.

21 **DEMAND FOR JURY TRIAL**

22 PLEASE TAKE NOTICE that Plaintiff, CHARLES LANDAN, demands a jury trial in
23 this case.

1 RESPECTFULLY SUBMITTED,

2 DATED: 05/21/12

3 KIMMEL & SILVERMAN, P.C.

4 By: _____

5 Craig Thor Kimmel
6 Attorney ID # 57100
7 Kimmel & Silverman, P.C.
8 30 E. Butler Pike
9 Ambler, PA 19002
10 Phone: (215) 540-8888
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